



# Home for Generations II

## Home Improvement Application

### Your Information

NAME	
ADDRESS	
HOME PHONE	CELL PHONE
EMAIL ADDRESS	
SIGNATURE(S) FOR ALL PERSONS LISTED AS AN OWNER OF THIS PROPERTY – CERTIFYING THAT ALL INFORMATION PROVIDED ON THIS APPLICATION IS TRUE AND ACCURATE.	

**\*\*\*Please submit only pages 1 & 2 to the City – keep pages 3 & 4 for your records\*\*\***

### House Type

- Single Family house  
  Townhome  
  Condominium  
  Twinhome  
  Other: \_\_\_\_\_

### Eligibility Requirements (all conditions must be met to be eligible):

- I own and live in the house to be remodeled
- My house has homestead status with Anoka County property records
- My house is at least 20 years old and was built in \_\_\_\_\_ (year built)
- I have not yet begun my home improvement projects.

*\*\* projects started prior to submitting this application with the City and receiving approval (signing the participation agreement, step 9) to participate in this program will not be eligible for funding.*

### Eligible Improvements

The goal of the Home for Generations II program is to encourage homeowners to make large, value-added improvements to their homes.

- I expect that my proposed home improvement projects will total \$35,000 or more.

*\*\* the City's Building Inspections Department will verify bid amounts and/or material lists provided to ensure their value meets the minimum required.*

All types of improvement projects are eligible for this program and will be counted towards your total project cost, but at least one of the following value-added projects **must** be included in your scope of work:

- |   |   |
|---|---|
| <input type="checkbox"/> Building an addition on to my home     | <input type="checkbox"/> Major bathroom remodel                                   |
| <input type="checkbox"/> Finishing an unfinished basement       | <input type="checkbox"/> Major basement remodel                                   |
| <input type="checkbox"/> Finishing an unfinished attic space    | <input type="checkbox"/> Adding a new bathroom                                    |
| <input type="checkbox"/> Converting a garage into livable space | <input type="checkbox"/> Moving or removing walls to change the layout of my home |
| <input type="checkbox"/> Constructing a covered front porch     |   |
| <input type="checkbox"/> Major kitchen remodel                  |   |



## Project Funding

This program is funded jointly between the City's Housing and Redevelopment Authority (HRA) and the Coon Rapids Mortgage Assistance Foundation. The maximum grant amount offered through this program is \$5,000, but the amount you are specifically eligible for depends upon your total project cost and the type of projects completed. Higher grant amounts will be offered to those projects that increase the curb appeal of the home, therefore providing aesthetic benefit to the entire neighborhood.

If your project includes two or more eligible exterior upgrades (see below for examples), your grant would equal 10% of your total project cost (not to exceed \$5,000). If your project does not include two or more eligible exterior upgrades, or if your project includes interior improvements only, your grant would equal 5% of your total project cost (not to exceed \$2,500). Additionally, your Building Permit Rebate will equal 50% of the total amount spent on permits (building, mechanical, electrical, plumbing, plan review, etc) for your entire project.

All funds will be available on a first come, first served basis. Funds will be reserved for your project once you sign the Participation Agreement with the City (step 9).

## Eligible Exterior Upgrades

In order to maximize your grant amount, you must include two or more eligible exterior upgrades as part of your home improvement project to enhance curb appeal, such as:

- Altering the roofline on the front of the house
- Constructing columns at the front entrance
- Building a covered front porch
- Adding shakes, brick or stone on the front of the home
- Replacing and upgrading the front door and/or garage door if they face the street
- Landscaping (landscape design consultation required)
- Other elements as approved before signing the Participation Agreement

\*\* Replacement of windows, siding, roofing, driveways, and other similar replacement items will not be considered as eligible exterior upgrades, but they will count towards your total project cost.

## Project Financing

The grant and rebate offered through this program will cover only a small portion of your total project cost.

How do you intend to finance the balance of your total project?

- City of Coon Rapids *Home for Generations II* low-interest loan (optional - you are still eligible for the grant and rebate even if you don't apply for this loan). This program offers loans up to \$50,000 at a fixed rate of 4.5% interest. Homeowners may borrow up to 100% of the improved value of the property and take up to 20 years to repay. Two bids for your entire project are needed to apply for this funding. Please contact the Lending Center at the Center for Energy and Environment (CEE) to begin the application process to determine if you can qualify for the loan amount needed for your desired project(s). For more information, contact 612-335-5884, e-mail [loaninfo@mncee.org](mailto:loaninfo@mncee.org), or visit [www.mnlendingcenter.org](http://www.mnlendingcenter.org).
- Loan or line of credit from your bank or credit union
- Savings
- Refinancing my home
- Other: \_\_\_\_\_

## Application Process

**Step 1: Schedule a FREE Remodeling Advisor visit (optional).**

This free service is available to all Coon Rapids homeowners and includes a construction specialist visiting your home to give you un-biased advice about your home improvement projects, provide you an idea of project costs, help you to prioritize your work, and make you better prepared for your consultation with an architect (step 3). To schedule your Remodeling Advisor visit, please call CEE at 612-335-5856.

**Step 2: Submit application to the City.**

The City needs to verify that you and your property are eligible to proceed in this program.

**Step 3: Schedule your 2 hour Design Consultation with an Architect (required).**

Recognizing that this program is encouraging large remodeling projects, the City is subsidizing the cost for each homeowner to consult with an architect. This visit will ensure all aspects of your project have been considered, increase your home's functionality, and make sure your remodel project will fit seamlessly with your existing home. Before meeting with your architect, make a list of the projects you would like included in your remodel. Maybe even sketch them out. Give some thought about your budget.

All of the participating architects have their information available on the City's website at <http://www.coonrapidsmn.gov/558/Select-an-Architect-Landscape-Architect>. Research the options, contact them to ask questions about their work, select the architect with whom you would like to meet and call them to schedule your 2 hour, at-home consultation. If you are doing landscaping as part of your project and you are including it as one of your eligible exterior upgrades you are also required to complete a 2 hour, at-home consultation with a participating landscape architect. For each of these visits, you will be required to pay \$25 directly to the architect/landscape architect at the time of their visit. The City, in partnership with the Coon Rapids Mortgage Assistance Foundation, the American Institute of Architects (AIA) Minnesota and American Society of Landscape Architects Minnesota, will pay the remaining cost of \$225. You are limited to one architectural consultation and one landscape consultation. You are not required to have the architect draw plans for you, but if you choose to do so, that cost will be your own responsibility and cannot be financed through the program's loan.



**Step 4: Determine your final project list.**

Whether you hire an architect to draw some blue prints (at a cost to you), or you decide on your own what projects you want to have done, you should have something in writing before meeting with contractors. With a plan in hand, you will be able to present a contractor with more specific information so they can provide you with a more accurate bid/estimate.

**Step 5: Apply for and secure your financing.**

The grants & rebates through this program will only fund a small portion of your total project cost. If you need financing, you should start to apply for financing now and get pre-approved so you know for how much you can qualify. You are not required to use the financing through this program. You can use savings, a loan or line of credit from your bank or credit union, refinance on your home, or other options. If you apply for a *Home for Generations II* low-interest loan, you must submit two bids for your projects and funds are disbursed upon completion of work. Contact the Lending Center at the Center for Energy and Environment if you would like more information about the 4.5% loan at 612-335-5884, [loaninfo@mncee.org](mailto:loaninfo@mncee.org), or [www.mnlendingcenter.org](http://www.mnlendingcenter.org).



- Step 6: Collect bids from contractors (or material lists for do it yourself projects\*\*).**

It is always a good idea to get at least 2 or 3 bids for each of your projects to ensure you are getting a good value. Two bids will be required if you are applying for the City loan through this program. For any work you plan to do yourself, you must obtain a materials list with prices from the home improvement stores and/or suppliers from which you plan to purchase your materials.  
*\*\* please contact the City's Building Inspections Department to inquire about what projects you are allowed by the State's Building Code to do yourself.*
- Step 7: Select your contractor and submit copies of selected bids to the City.**

You can select whichever contractor you would like to hire. The City will review all submitted contractor bids and/or material lists to review for program eligibility and verify project value.
- Step 8: Submit your plans to the Building Inspections Department for review & apply for permits.**

If you are hiring a contractor, they should do this step. Please allow up to two weeks for plan review to occur, depending upon the time of year. Demolition permits can be issued prior to the completion of plan review. You may contact Building Inspections at 763-767-6476 with any questions regarding permits or the plan review process.
- Step 9: Sign Participation Agreement with the City.**

Once all of your paperwork has been submitted and your building permits issued (approved, paid for and picked up), you will be contacted to schedule a time to come in to City Hall and sign your Participation Agreement. **At this time, the funds will be considered to be reserved for you and your projects.** Your grant and rebate amounts will be determined at this time and cannot be increased after this date.
- Step 10: Schedule with your contractor to begin work.**

All work must be complete within 180 days of signing the Participation Agreement.
- Step 11: Complete work and have all permitted work inspected and approved.**
- Step 12: Schedule a final walk-through with the City (separate from Building Inspections).**

This walk-through will verify that the scope of work completed included eligible projects only and did not substantially change from your original proposal submitted.
- Step 13: Grants and Building Permit Rebates will be disbursed to you.**

Final invoices from contractors or receipts from suppliers will need to be submitted to verify final project amounts. Once this information is received, grant and rebate requests will be processed. Please allow 7 - 30 days to process your request. Your check will then be mailed to you directly.
- Step 14: Consider showcasing your new remodeling projects.**

The city of Coon Rapids would like to showcase some of these exceptional remodeling projects in an annual Home Remodeling Tour. City Staff may contact you in the future about this or other options to document your remodeling project.

**Questions? Please contact Kristin at 763-767-6517 or  
[kdegrande@coonrapidsmn.gov](mailto:kdegrande@coonrapidsmn.gov).**

**Submit applications to City Hall - 11155 Robinson Drive NW, Coon Rapids, MN 55433**